



Secure Payment System

August 31, 2009

One of the Financial Management Service's (FMS) most important functions is the production and delivery of Government payments and associated information. FMS uses advanced technologies to ensure that all such disbursements are made in a secure, timely and accurate manner. To facilitate this goal, FMS has implemented an application named the Secure Payment System (SPS). SPS provides a mechanism by which government agencies can create payment schedules in a secure fashion, and with strictly enforced separation of duties. This application also allows personnel at Federal Program Agency (FPA) locations to certify and submit schedules to FMS over the Internet or via a dialup connection.

Two different types of users are required and responsible for a FPA to submit schedules through SPS. First, a Data Entry Operator (DEO) creates or uploads a schedule and submits the schedule for certification. Then a Certifying Officer (CO) examines the schedule for content and accuracy. Upon verification, the CO certifies the schedule which will result in the schedule being submitted to FMS for disbursement.

FPAs can create different types of schedules based on their individual needs. The various types include:

- Regular & Manual Checks
- Electronic Fund Transfers (EFT) – Automated Clearinghouse (ACH)
- EFT/Same Day Payment Requests (SDPR) - FedWire
- Summary Schedule Certifications

Check and EFT are schedules that contain payment detail for each individual payment that is submitted through SPS. The individual payments are entered or uploaded by the DEO and certified by the CO. These payments are called "Type A", and are processed as next day payments.

Same Day Payment Request schedules typically contain low volume, high dollar payments that are processed electronically via Fedwire to the payee's bank account the same day as the CO certification. The individual payments are entered or uploaded by the DEO and certified by the CO. These payments are also called "Type A".

Summary Schedule Certifications are schedules that contain only pertinent information such as item count, dollar total information, etc., for a payment file that was received by FMS via a bulk transfer mechanism (typically Connect:Direct) outside of SPS. The payment file will contain all of the individual payment information as well as the schedule number, and can contain either check or EFT (ACH only; SDPR/FedWire can be submitted only as “Type A”) payments. The Summary Schedule certified by the CO will be verified and matched with the payment file prior to processing. These payments are called “Type B” or “bulk”.

Each schedule type, with the exception of SDPRs, can be further identified with a sub-type, such as vendor, miscellaneous, salary, travel, benefit, etc. In addition, ACH and Summary Schedule Certifications also have a “Pre-Note” feature that allows FPAs to submit zero dollar transactions to verify the banking information to individual bank accounts.

SPS was designed to utilize the Public Key Infrastructure (PKI) digital signature technology as its underlying foundation for authentication and integrity. All user activity and schedule activity can be audited, including when/who created or modified the schedule and when/who certified the schedule. Deliberate or inadvertent manipulation, modification or loss of data between the time the voucher is certified and FMS validates the schedule can be detected, which will result in non-issuance of those schedules.

There are over 200 FPA locations submitting schedules through SPS for disbursement. Schedules are processed through the four FMS Regional Financial Centers located in Austin, TX; Kansas City, MO; Philadelphia, PA; San Francisco, CA.

For additional information, please visit www.fms.treas.gov/sps or contact your nearest Regional Financial Center:

Austin, TX	512-482-7300
Kansas City, MO	816-414-2340
Philadelphia, PA	215-516-8034
San Francisco, CA	510-594-7144